

Personalized Debit Card

These Terms and Conditions for Custom Image Debit Card (“Terms”) are separate from your other account documents and should be added to your files for future reference. By submitting one or more images to be considered for use on your debit card, each cardholder (“You”) agrees to the following Terms. Northern Credit Union reserves the right to add or modify these Terms and to terminate the Personalized Debit Card program or any Custom Image Debit Card issued to you at any time in its sole discretion.

You may not use images that contain any of the following:

- Copyrighted materials or other photographs not owned by you, including professional photographs taken by others
- Product brands and trademarked materials
- Obscene or lewd material, harassing or discriminatory materials, provocative materials, or any other socially unacceptable materials
- Currency or flags of any country or flags or symbols of any organization
- Phone numbers, web addresses, email addresses, or other personal information
- Advertising
- Symbols of death, destruction, violence, or any other negative images that do not reflect positively on the credit union
- Celebrities and public figures, including sports, music, entertainment, and political figures
- Materials that interferes or may interfere with the acceptance or security features of the card
- Political statements
- Reference to MasterCard®, American Express®, Discover® or any other payment brand
- Socially unacceptable groups
- Profanity, obscenities or nudity
- Alcohol or tobacco
- Religious symbols, images and text
- Images of money
- Any content that might infringe, denigrate or dilute the VISA® brand or its member financial institutions
- Photos that feature a mascot or character as the primary focus of the photo

